

Table I.A.2.e(1996) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1996

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	21.5%	27.9%	78.6%	32.4%	55.1%	--	--	58.6%
Firm size								
Less than 50 employees	10.6%	27.8%	76.1%	30.5%	49.0%	--	--	59.0%
50+ employees	39.3%	28.2%	82.8%	35.5%	64.9%	--	--	57.9%
Less than 10 employees	9.3%	30.1%	73.3%	29.7%	46.4%	--	--	49.7%
10-24 employees	11.9%	23.4%	80.7%	32.5%	52.5%	--	--	74.5%
25-99 employees	15.8%	22.8%	82.6%	30.7%	58.5%	--	--	80.7%
100-999 employees	28.2%	23.2%	84.4%	32.8%	65.0%	--	--	79.3%
1000+ employees	49.9%	32.3%	81.8%	38.1%	65.7%	--	--	41.4%
Industry group **								
Agric., fish., forest.	10.8%	41.4%	61.4%	20.2%	45.1%	--	--	44.3%
Mining	22.3%	47.3%	63.9%	11.3%	56.1%	--	--	44.0%
Construction	12.9%	22.7%	81.6%	34.7%	51.3%	--	--	64.6%
Manufacturing	23.4%	26.1%	83.0%	37.0%	55.6%	--	--	77.8%
Transp., commu., util.	23.8%	24.4%	82.2%	29.8%	62.0%	--	--	60.0%
Wholesale trade	20.1%	28.6%	78.1%	27.8%	58.2%	--	--	63.7%
Retail Trade	26.7%	26.8%	79.6%	33.8%	56.1%	--	--	56.1%
Fin., ins., real est.	32.4%	31.4%	79.5%	36.5%	58.2%	--	--	51.5%
Services	16.6%	28.1%	77.3%	31.5%	53.0%	--	--	56.7%
Unknown	1.6%	41.5%	58.5%	9.1%	49.4%	--	--	25.0%
Ownership								
For profit, incorporated	22.5%	26.5%	80.3%	32.9%	56.9%	--	--	61.5%
For profit, unincorporated	13.4%	31.3%	73.6%	29.9%	47.8%	--	--	51.7%
Nonprofit	20.9%	33.5%	73.5%	32.9%	49.7%	--	--	48.9%
Unknown	31.5%	31.4%	75.4%	31.1%	58.2%	--	--	47.9%
Age of firm								
Less than 5 years	11.8%	25.6%	77.6%	31.2%	51.0%	--	--	56.1%
5-9 years	9.7%	23.9%	79.6%	33.5%	49.4%	--	--	62.5%
10-19 years	11.2%	25.8%	77.7%	31.5%	50.3%	--	--	63.4%
20 or more years	18.0%	29.9%	76.3%	28.9%	54.2%	--	--	66.6%
Unknown	44.7%	30.6%	82.1%	37.5%	64.9%	--	--	44.8%
Multi/single status								
2 or more locations	37.9%	28.6%	82.1%	34.9%	64.3%	--	--	57.8%
1 location only	11.0%	27.5%	76.4%	30.9%	49.2%	--	--	59.1%
Percent full-time employees								
Less than 25%	22.2%	32.5%	74.3%	29.5%	52.1%	--	--	48.4%
25-49 %	24.3%	30.6%	75.7%	31.3%	52.4%	--	--	54.8%
50-74 %	22.4%	25.9%	80.7%	34.8%	56.1%	--	--	59.3%
75% or more	21.1%	27.8%	78.8%	32.3%	55.3%	--	--	59.3%
Union presence								
No union employees	16.3%	27.4%	77.8%	31.0%	53.4%	--	--	67.2%
Has union employees	35.9%	33.5%	82.3%	35.1%	60.5%	--	--	68.7%
Unknown	38.3%	29.0%	80.9%	37.4%	60.5%	--	--	23.3%
Percent low wage employees **								
50% or more low wage	20.2%	32.2%	73.5%	30.1%	49.3%	--	--	66.6%
Less than 50% low wage	15.7%	26.4%	79.1%	31.5%	54.0%	--	--	66.8%
Unknown	39.2%	30.5%	79.7%	36.3%	61.0%	--	--	31.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(1996) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1996

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.52%	0.58%	0.42%	0.50%	0.72%	--	--	0.55%
Firm size								
Less than 50 employees	0.32%	0.68%	0.54%	0.80%	0.96%	--	--	0.67%
50+ employees	1.14%	0.84%	0.67%	0.69%	0.68%	--	--	0.97%
Less than 10 employees	0.33%	0.93%	0.81%	1.15%	0.95%	--	--	0.91%
10-24 employees	0.74%	1.21%	1.05%	1.37%	1.18%	--	--	0.92%
25-99 employees	0.87%	1.21%	1.15%	1.38%	1.21%	--	--	1.34%
100-999 employees	1.55%	1.31%	1.74%	1.86%	1.41%	--	--	0.72%
1000+ employees	1.42%	0.97%	0.76%	1.11%	1.14%	--	--	1.87%
Industry group **								
Agric., fish., forest.	2.54%	3.11%	2.67%	1.36%	2.57%	--	--	2.59%
Mining	7.04%	5.57%	6.10%	4.15%	5.59%	--	--	5.27%
Construction	1.46%	1.84%	2.11%	2.58%	1.78%	--	--	1.59%
Manufacturing	1.47%	1.05%	0.96%	1.37%	2.18%	--	--	1.15%
Transp., commu., util.	1.96%	1.85%	1.64%	1.77%	2.20%	--	--	3.37%
Wholesale trade	1.20%	1.39%	1.34%	1.62%	1.80%	--	--	2.19%
Retail Trade	1.31%	0.86%	0.92%	1.58%	1.07%	--	--	1.33%
Fin., ins., real est.	1.37%	1.62%	1.67%	1.66%	1.74%	--	--	2.54%
Services	0.73%	1.26%	0.92%	1.28%	1.32%	--	--	0.94%
Unknown	2.10%	11.76%	13.27%	6.22%	11.95%	--	--	10.75%
Ownership								
For profit, incorporated	0.72%	0.55%	0.52%	0.49%	0.83%	--	--	0.80%
For profit, unincorporated	0.92%	1.10%	0.70%	1.81%	2.13%	--	--	1.30%
Nonprofit	1.18%	1.55%	1.39%	1.72%	1.04%	--	--	2.01%
Unknown	2.89%	3.12%	2.56%	2.51%	2.35%	--	--	2.38%
Age of firm								
Less than 5 years	1.22%	2.18%	1.98%	1.82%	1.72%	--	--	1.37%
5-9 years	1.23%	1.43%	1.01%	1.39%	1.51%	--	--	1.36%
10-19 years	0.93%	1.30%	0.94%	1.47%	1.61%	--	--	1.37%
20 or more years	0.54%	0.49%	0.46%	1.38%	0.93%	--	--	1.36%
Unknown	1.12%	0.54%	1.01%	0.95%	0.72%	--	--	1.32%
Multi/single status								
2 or more locations	1.00%	0.74%	0.68%	0.55%	0.72%	--	--	1.07%
1 location only	0.30%	0.70%	0.51%	0.82%	0.89%	--	--	0.71%
Percent full-time employees								
Less than 25%	3.30%	1.91%	1.99%	2.86%	3.00%	--	--	2.31%
25-49 %	2.27%	2.22%	2.22%	2.54%	2.89%	--	--	2.25%
50-74 %	1.08%	1.29%	1.21%	1.10%	1.38%	--	--	2.33%
75% or more	0.75%	0.61%	0.43%	0.53%	0.78%	--	--	0.46%
Union presence								
No union employees	0.52%	0.69%	0.55%	0.69%	0.86%	--	--	0.70%
Has union employees	1.86%	1.97%	1.60%	1.64%	3.11%	--	--	2.17%
Unknown	1.21%	0.83%	1.01%	1.11%	1.20%	--	--	1.21%
Percent low wage employees **								
50% or more low wage	1.03%	1.60%	1.47%	0.68%	1.63%	--	--	1.45%
Less than 50% low wage	0.47%	0.57%	0.50%	0.86%	0.88%	--	--	0.58%
Unknown	1.56%	0.93%	0.98%	1.17%	1.13%	--	--	1.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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